Approved For Release 2001/08/07 : CIA-RDP78-04718A001000100008-3

STARLE

Present Omaha Contract

OVERSEAS

e.	OMAHA

<u>Hospitalization</u>

- Hosp. Room & Board: \$9.00 per day for 31 days with no limit on frequency, (1 day break) plus \$135.00 for hospital extras except maternity - see #5 below.
- 2. Plus out-patient emergency up to...... \$135 within 24 hours of accident
- 3. Effective date of Contract 1st of next month
- h. Waiting period. Maternity only. 9 mos., but coverage extends 9 mos. beyond termination of membership
- 5. Waternity \$9.00 per day Room & Board for 1h days plus up to \$45.00 total for Hosp. extras
- 6. TB, mental disorders, nervous disorders and quarantinable diseases same as #1 above
- 7. Ambulance pays
- 8. X-ray pays no restriction if in hospital or clinic
- 9. Dependent added after lith day to 19th birthday
- 10. Congenital full coverage at any age after the lith day following birth

Present GHI Contract

OVERSEAS

f. GHI

Hospitalization

- 1. Hosp. Room & Board: \$10.00 per day for 21 days with 90 day interval on frequency, plus \$64.00 for hospital extras (16) except maternity see #5 below.
- 2. Plus out-patient emergency up to...... \$ 10 within 2 hours of accident
- 3. Effective date of Contract 1st of next month
- h. Waiting period. None for the applicant who joined initially in March 1953 or for the EOD since them. Otherwise 10 months for maternity, tonsillectomy, adenoidectomy and 1 year for all pre-existing conditions.
- Maternity \$9.00 per day Room & Board for 8 days except Caesarean, termination of ectopic pregnancy and miscarriage, for which hospitalization benefits are 1. above
- TB, mental disorders, nervous disorders and quarantinable diseases - 10 day limit during any 12 month period for #1 above
- 7. Ambulance doesn't pay
- 8. X-ray pays only if connected with surgery within 3 days and in a hospital
- 9. Dependent added after 90th day to 18th birthday
- 10. Congenital not covered Anomalies

The New Omaha Plan

OVERSEAS

g. NEW OMAHA

Hospitalization

- 1. Hosp. Room & Board: \$9.00 per day for 90 days with no limit on frequency (1 day break) plus Hosp. Extras: \$135.00 unallocated, except maternity see #5 below.
- 2. Plus out-patient emergency up to..... \$135 within 2h hours of accident
- 3. Effective date of Contract 1st of next month
- b. Waiting period. None if participation of members is 75% of GEHA, and none on transfer from GHI, except for maternity wherein in all cases waiting period is 9 months, but coverage extends 9 months beyond termination of membership.
- 5. Maternity \$9.00 per day Room & Board for 8 days, except Caesarean, termination of ectopic pregnancy and miscarriage, for which hospitalization is #1 above (Omaha's National average for normal delivery is 6.6 days)
- 6. Same as Present Cmaha Contract
- 7. Ambulance pays
- 8. $\frac{X-ray}{or\ clinic}$ pays no restriction if in hospital
- 9. Dependent added after 1hth day to 19th birthday
- 10. Congenital full coverage at any age after the lith day following birth

SECRE:

CRET

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WASHINOTON	WASHINGTON	WASHINGTON
CMAHA Hospitalization	GHI Hospitalization	NEW CMAHA Hospitalization
1. Hosp. Room & Board: \$9.00 per day for 31 days with no limit on frequency (1 day break) plus \$135.00 max. for hospital extras	1. Hosp. Room & Board plus 16 named extras for 21 days (Semi-pri Partic. Hospital) with 90 day interval on frecuency plus \$5.00 per day for additional 180 days. If private room, \$10.00 per day only for Room & Board.	1. Hosp. Room & Board: \$13.50 per day for 90 days with no limit on frequency (1 day break) plus hosp. extras of \$202.50 unallocated plus 75% of the next \$5,000.00 of hosp. extras
2. Plus out-patient emergency up to	Plus out-patient emergency up to	2. Plus out-patient emergency up to \$202.50 within 24 hours of accident
3 thru 10. Same as Overseas	3 thru 10. Same as Overseas	3, h, 6 thru 10. Same as Overseas
		5. Maternity - \$9.00 per day for 8 days except for Caesarean, termination of ectopic pregnancy or miscarriage for which hospitalization is the Washington #1 above
Same as Weshington	DOMESTIC U.S. OUTSIDE WASHINGTON AND CANADA - If in participating hospital, the benefits are those of local Eluc Cross in the area - If in non-participating hospital, the benefits are the same as the overseas rates	Same as Washington
	CMAHA Surgical (Example) CHI Surgical MEW OWN	

OMAHA	Surgical (Example) GHI Surgic	cal NE	W OMAHA Surgical		
	\$ 50 Hernia Ing. unil\$100.		\$100.		
	75 bilat140.		140.		
	100Appendectomy100.		100.		
	100Radical mastectomy175.		187.50		
	50Fracture of spine125.		93.75		
	35Fip dislocation75.		43.75		
	150 Prostatectomy200.		187.50		
	50 Normal delivery80.		80.00		
	100Caesaresp		150.		
	150 Removal of kidney 175.		250.		
	50 " " cateract150.		187.50		
	100Gastrectomy250.		250.		
	er destilement		EK.		
	25Adenoidectomy55.		55.	 	
	25Hemorrhoidectomy60.		62.50		
	150Hysterectomy165.		165.		
	50Amputation-arm, foot85.		125.		
	50Skull fracture-compound.200.		250.		
	50Fracture of base of		270.		
			62.50		
	spine35.				
	35Pranchoscopy25.		50.		
	25Varicocele removal50.		62.50		
	75Thyroid removal200.		187.50		
	75 Masto! dectomy, Simple150.		125.		
	100 " , radical200.		187.50		
	\$1695.		\$3158.50		
Average	\$71. Average \$122.	Average	\$132.		
	58% of GHI				

OMARA			THE			NEW OM	AHA		
Premium (monthly)		Premium (monthly)		Premium (monthly)					
Hosp.	Surgical			Surgical	Total	Hosp.	Surgical	Total	Diff.
		1.60individual contract	.70	1.00	2.70			2.70	
		4.75indiv. & spouse contract3	3.70	3.20	6.90			7.98	+1.08
		6.00 indiv. & spouse & children 3	3.70	3.20	6.90			7.98	+1.08

SECRE?